

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jerome T. Upchurch
 Debtor

Case No. 16-13895-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db +Jerome T. Upchurch, 1235 Johnston Avenue, Roslyn, PA 19001-3021
 13736804 +Allied Interstate, LLC, 7525 West Campus Road, New Albany, OH 43054-1121
 13736803 +Apotaker Scian, PC, 520 Fellowship Road, Mount Laurel, NJ 08054-3407
 13736812 Estate Information Services, PO Box 1730, Reynoldsburg, OH 43068-8730
 13736864 Estate Information Services, LLC, dba EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730
 13736815 Macy's, Bankruptcy Processing, PO Box 9053, Mason, OH 45040
 13736816 Nissan Motors Acceptance Corp., PO Box 660360, Dallas, TX 75266-0360
 13736817 +Pay Pal Credit, PO Box 5138, Timonium, MD 21094-5138
 13740170 +Quicken Loans Inc., c/o Joshua I. Goldman, Esq., KML Law Group P.C., 701 Market St., Ste. 5000, Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 10 2016 01:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Sep 10 2016 01:46:11 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2016 01:45:46
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2016 01:46:05 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13736805 +E-mail/Text: bankruptcy@cavps.com Sep 10 2016 01:46:01 Calvary Spv 1, LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 13736806 E-mail/Text: cms-bk@cms-collect.com Sep 10 2016 01:45:38 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 13736808 EDI: CAPITALONE.COM Sep 10 2016 01:38:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13736807 EDI: CAPITALONE.COM Sep 10 2016 01:38:00 Capital One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 13736809 +EDI: CITICORP.COM Sep 10 2016 01:38:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 13736810 +EDI: CITICORP.COM Sep 10 2016 01:38:00 Citibank, 701 E. 60th Street N,
 Sioux Falls, SD 57104-0493
 13736811 +EDI: RCSFNBMARIN.COM Sep 10 2016 01:38:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 13736813 EDI: RMSC.COM Sep 10 2016 01:38:00 GE Capital Retail Bank (Care Credit),
 Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
 13736814 EDI: RMSC.COM Sep 10 2016 01:38:00 GEMB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 13736818 +EDI: PPMP.COM Sep 10 2016 01:38:00 Prosper Marketplace, 101 Second Street, Suite 1500,
 San Francisco, CA 94105-3656
 13736819 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 10 2016 01:46:04 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 13736820 EDI: AGFINANCE.COM Sep 10 2016 01:38:00 Springleaf Financial Services, 1325 Easton Road,
 Abington, PA 19001-2426
 13736822 EDI: AGFINANCE.COM Sep 10 2016 01:38:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731-3251
 13736823 EDI: RMSC.COM Sep 10 2016 01:38:00 Synchrony Bank, ATTN: Bankruptcy Dept.,
 PO Box 965061, Orlando, FL 32896-5061

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13736821 ##Springleaf Financial Services, PO Box 1249, Abington, PA 19001-9249

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

DIANA M. DIXON on behalf of Debtor Jerome T. Upchurch dianamdixonesq@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Jerome T. Upchurch</u>	Social Security number or ITIN	xxx-xx-6058
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13895-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jerome T. Upchurch

9/8/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.